Alberta Women's Bureau
INFORMATION

COMMON-LAW RELATIONSHIPS IN ALBERTA

January 1980

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Alberta
WOMEN'S BUREAU

101-07538/

A MESSAGE FROM THE DIRECTOR

Canadian society has undergone a number of significant changes in recent years, among them a tendency toward early marriage, smaller families, and a casual acceptance of heavy indebtedness.

One phenomenon that deserves inclusion in this list of subtle transformations is the increasing number of people who choose to live together outside marriage. Not only are the numbers of unmarried couples growing, but people are deciding to cohabit outside marriage for reasons (largely having to do with role definition) that would have been unheard of ten years ago.

Because of the growing popularity of common-law relationships, and the increasing attention they are receiving, the Alberta Women's Bureau prepared this comprehensive outline of the subject, specifically as it relates to Albertans.

We have not dealt with the moral aspects of living common-law -- that is a personal decision. Instead, we have concentrated our efforts on setting out the facts as objectively as possible. The information presented in this publication may not apply to everyone to the same degree. Some sections may only pertain to the woman who is financially dependent on her partner. However, all individuals entering a common-law relationship should be aware of the legal and financial implications which we have outlined here. In that way, they will be in a better position to choose among the alternatives available to them in contemporary society.

E. Phyllis Ellis

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Director

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I HISTORICAL ASPECTS

Under Roman law, and later under British law, common-law relationships were recognized as legal marriages. Neither a civil nor a religious ceremony was required, provided there was:

a) an express or implied agreement to marry
b) made between one man and one woman
c) with capacity to marry
d) supported by cohabitation of reasonable duration
e) consummation
f) a lasting relationship
g) public recognition of the relationship.

Also, during the early days of settlement in North America in remote pioneer communities that lacked civil or religious services, a couple could make a solemn declaration in front of the community, professing themselves to be husband and wife.

These common-law relationships were considered to be valid marriages at law and, if the couple wished to terminate their union, a court order was required.

II PRESENT-DAY

In contemporary society, a common-law relationship is not a legally recognized marriage and will not be considered such, no matter how long the couple remains together. From a legal standpoint, people who live common-law are strangers, and that status will not change until they undergo a legally recognized marriage.

III ADVANTAGES AND DISADVANTAGES

Many people (especially younger people) choose to live common-law because it is a lifestyle which permits them to conduct their relationship as they wish, without the formalities of the marriage ceremony and the customary male-female roles which marriage implies.

Further, a common-law relationship may be terminated without the (usually expensive) legal encumbrances of separation and divorce proceedings, all of which figure so prominently in the break-up of most marriages.

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If a common-law partner is responsible for a civil wrong or an automobile accident, the injured partner has the right to sue that spouse's insurance company for damages. That right is denied to married people who can only sue each other for damage to property. The following statement illustrates this point: "Her husband can break her leg with civil impunity, but not her watch." (Mr. Justice Maxwell; Waugh v. Waugh).

For the man or woman who is financially independent, living common-law also has economic advantages.

If the common-law couple shares a business, they can declare their incomes separately. This means that, as a unit, they may pay less income tax than a married couple with a family business. In marriage, Revenue Canada considers the wife's earnings as an employee in the husband's business, to be the earnings of the husband, which places him in a higher tax bracket, and the total tax paid by the family is greater.

One common-law partner can transfer property to the other, and the tax payable on that property's income is calculated according to the recipient's tax rate. If the recipient has a lower income, tax savings will result.

Tax law also favours unmarried couples with illegitimate children. To receive the child tax credit, a person living common-law is not required to enter the partner's income, whereas a person who is married must do so.

However, living common-law offers little financial security for the woman who is not employed outside the home.

Unlike a married woman, she has no right to maintenance -- her spouse is not legally obligated to provide her with food, clothing, shelter or medical care. Also, while the legal wife can pledge her husband's credit for necessaries, barring the existence of a separation agreement, the common-law wife normally cannot.

A woman receiving social assistance may lose those payments if she begins living in a common-law relationship. It is assumed that her mate should be able to meet her expenses. However, if her common-law partner is also a recipient, the couple would be considered a family unit and Alberta Social Services and Community Health would continue providing assistance.

A divorced or separated woman entering into a common-law relationship may not be able to continue receiving maintenance or alimony payments from her former husband. Her divorced spouse may have the maintenance order changed if he can prove in court that her common-law spouse is contributing to her support. Similarly, some separation agreements contain clauses that allow the estranged husband to stop alimony payments if his

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wife has sexual relations with anyone else (the dum casta clause), or if she begins living with someone else in a common-law relationship (the dum sole clause).

Because she is not legally married, the woman living common-law has no dower rights in the "homestead" -- i.e., the piece of property on which the couple have lived. This means that her partner is free to sell this property without her consent; and, if he dies, she will not automatically receive a life estate in the homestead.

Living common-law has other disadvantages.

Medical authorities may not accept the consent of a common-law partner for medical treatment. A relative may have to be contacted to secure such consent.

Should a common-law partner die through someone else's negligence, the other partner may not be able to take legal action to obtain compensation for this. The same would apply to any children that person has by a previous union. A recovery action may only be initiated in cases where the afflicted party is a blood relative.

With respect to unemployment insurance, a common-law partner may have difficulty obtaining benefits if the partner's employment is transferred to another locality. The Unemployment Insurance Commission investigates each case on its individual merits, and will examine such factors as the length of time the two people have lived together and whether there are any children of the union.

IV THE LEGAL STATUS OF CHILDREN

For children born of a common-law union, there are hindrances with respect to legal status which make them particularly vulnerable.

Canadian law recognizes two types of children: those considered legitimate because they are born of married parents, and those labelled illegitimate because they are born outside wedlock. These children may become legitimate only when their parents marry. They are then considered legitimate from birth and their birth certificates may be altered to show the father's surname.

The child of a common-law union will bear the mother's surname and she will be sole guardian with full custody and control of the child. Should both parents agree otherwise, the father may

sign a document called an "Acknowledgement of Paternity", making him legally liable to maintain the child. (This affidavit also makes it easier for him to apply for custody of the child if the common-law union ends.) The child will then bear the father's surname, but the father has no share in guardian rights unless he applies to the Court of Queen's Bench to be appointed as guardian.

However, the child's name cannot be changed without the father's consent, which could present problems if the common-law relationship ends and the mother marries someone else who wishes to adopt the child.

V DISSOLUTION OF THE RELATIONSHIP

If a marriage ends, The Matrimonial Property Act allows for a 50-50 division of the property acquired during the marriage, unless the court considers it unfair to do so. Also, a divorce settlement can effect compromises with respect to custody of, and access to, children, as well as living accommodation and maintenance.

However, should a common-law relationship dissolve, there is little basis on which to negotiate a satisfactory settlement. One of the partners could conceivably leave taking all the money and possessions, and the deserted one would have great difficulty in obtaining legal recourse.

The woman who is economically dependent is particularly vulnerable.

If the home the couple lives in is registered in the man's name, she has no right to remain there should he choose to order her out.

She may keep only her own possessions and her share of jointly-held property. Her contribution to said property must be proven -- otherwise it will probably go to the person in whose name it is registered. (If the parties concerned cannot agree on a fair division of the things they have bought together, they may be forced to sell them and share the money from the sale.)

If the man pays for a home and puts the title jointly in his name and that of his common-law partner, the woman may not be entitled to a share in it, unless she has proof that she paid for some of the home's cost with her own money, or that her partner gave her an interest in the property as a gift. This differs from a married woman's situation in that, if the husband attached his wife's name to the title, it is presumed that he intended to give her a gift of the half interest.

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The Children

The law is very clear on the matter of support for children once their parents have separated. Where the father is known and admits paternity (viz. the "Acknowledgement of Paternity"), he must pay money toward the child's support until the child reaches age 16, or beyond if the child is going to school or is handicapped and incapable of self-support. Under Section 197 of the Criminal Code, the father may be liable for criminal prosecution for failure to provide necessities (including food and clothing) for his children.

If the parents disagree on the amount of support for the children, the mother may launch an action to have the court decide.

The mother of a child born out of wedlock is considered to be the child's sole guardian unless the father has signed an "Acknowledgement of Paternity" and also has been accorded guardian rights upon making an application to the Court of Queen's Bench. If he has not done so, the mother has the right to decide the amount of contact, if any, the father may have with the children. If the mother refuses to let the father have access to the children, he may apply to the family court for access.

In a custody dispute (assuming the father has signed an "Acknowledgement of Paternity"), the court will settle the disagreement by issuing a custody order giving one of the parents lawful right to the child. The mother is usually given custody unless the court decides that, in all respects, the child would be better off with the father.

Pregnancy

The father's obligation to support his children extends to unborn children as well. If the woman is pregnant by her common-law partner at the time the relationship ends, he is responsible for all pregnancy-related expenses.

VI THE ENDING OF A COMMON-LAW RELATIONSHIP THROUGH DEATH OF A PARTNER

1. Canada Pension Plan

A woman living common-law may be able to claim certain death benefits and collect her common-law partner's Canada Pension Plan benefits if:

a) they were living common-law because they could not marry (that is, because one or both were already married), and they had lived together for three years immediately before the man's death

b) a man and a woman were living common-law, although they had legal capacity to marry, and the man had represented the woman as his wife for at least one year immediately before his death. This would require cohabitation for at least one year.

However, entitlement to benefits is based on individual cases. Health and Welfare Canada also considers such factors as the woman's age, the number of years the man has contributed to the plan, whether or not there are children, and whether or not there is a surviving legal widow.

(Similar provisions exist under a number of other federal statutes, including The Pension Act, The Civilian War Pension Act, and The Defence Services Pension Continuation Act).

2. The Alberta Workers' Compensation Act

If a worker who dies as a result of an accident at work does not have a surviving legal spouse, the Workers' Compensation Board may pay the compensation to the deceased worker's surviving common-law partner, under the following conditions:

a) If the union resulted in children, the couple must have lived together for at least two years immediately prior to the worker's death.

b) If the union was childless, the couple must have lived together for at least five years immmediately prior to the worker's death.

However, it should be noted that the award is discretionary and the Workers' Compensation Board may refuse to pay the compensation to a common-law wife, even if she meets all conditions.

The illegitimate children of the deceased worker may also be entitled to benefits under this act.

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3. Disposal of the Estate

a) Where there is no will

If one of the common-law partners were to die without leaving a will (called "intestate"), the surviving partner is not automatically entitled to part of the estate.

The Intestate Succession Act sets out the instructions for disposing of the deceased person's property. If there is no one who wishes to act as administrator of the estate, this function will be performed by the Public Trustee. There is a right for illegitimate children to inherit under The Intestate Succession Act.

Under normal circumstances, the estate will be divided among the next of kin. If there is a legal wife, she would have first claim, followed by legitimate children, and then more distant relatives, including parents, brothers and sisters.

It is probable that the common-law wife could only claim against the estate for such matters as the repayment of a debt (such as a loan), or for back wages if the deceased had been paying her for working in his business, or for performing housekeeping services.

Illegitimate children have no automatic right to a share in their father's estate although, because they are blood relatives, their claim is stronger than that of the common-law partner who is legally considered a stranger in their father's life. The children have a right to apply for a share of the estate under The Family Relief Act on the basis that proper maintenance and support has not been provided for them, if there has been a "Declaration of Paternity" or an "Acknowledgement of Paternity".

b) Where there is a will

If the deceased did leave a will and intended to leave money or property to his surviving common-law partner, it is essential that he specifically name her in his will. If he merely indicates that the property is to go to "my wife", complications could arise should there be a legal wife who tries to make a claim on the estate.

Even if the common-law partner is specifically named in the will, the legal wife and children of the deceased could still contest it, especially if they can prove they don't have the money to support themselves adequately.

However, each situation is different and whether or not a will exists, it is advisable to negotiate claims through a lawyer who has experience in dealing with these matters. The lawyer will then make the necessary arrangements with the administrator of the estate.

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4. Life Insurance Benefits

The surviving common-law partner and illegitimate children may or may not qualify to receive money from the deceased's life insurance policy.

Her claim would depend on whether the policy recognizes the claim of a common-law partner. If it does, another determining factor is the insurance company's policy toward such a claim if there is a legal wife and/or legitimate children living.

The insurance policy should be examined carefully to find the answers to these questions.

5. Death by Violence

If one of the common-law partners was killed as a result of being a victim of a crime, or by someone committing a crime against another person, or while helping a police officer, Alberta's Criminal Injuries Compensation Act will allow the children of the union to claim a benefit.

The surviving common-law partner may also make a claim if it can be proved that:

a) the couple lived together as husband and wife

b) the couple intended to stay together

c) the couple was unable to marry (e.g., because of the existence of legal marriage).

Under The Fatal Accidents Act, the executor or the administrator of the common-law parent's estate may initiate an action on behalf of the surviving children, if someone had caused the death of the parent and the deceased could have sued and won some money had they survived.

VII SELF-PROTECTION IN A COMMON-LAW RELATIONSHIP

For many people, choosing to live common-law implies a legal and financial commitment, as well as an emotional one.

It is quite apparent that, at present, the law offers few safeguards for people living in these relationships. The responsibility for protective action must therefore be assumed by the individuals concerned.

This section outlines some of the precautionary steps that can be taken before entering a common-law relationship. Not all will apply to every situation. However, it would be wise for both people to consider them carefully and act on those which are appropriate to their circumstances. In doing so, serious problems may be presented from developing between them at a later time.

BASIC STEPS

(To avoid the awkwardness of s/he, his/her, etc., these steps have been written from the woman's point of view).

1. The best protection you can give yourself is economic security. The law regards financial arrangements made between common-law partners in exactly the same light as those made between partners in a business relationship.

Perhaps the best way to take advantage of this fact in a way that will benefit both parties is for your mate to pay you wages for the work you do in his business, or for your services in housekeeping or caring for the children. Have a lawyer or an accountant advise you on how to gain the maximum benefit from such an arrangement.

2. When you and your common-law partner purchase any property, including an automobile, land, a house, or major appliances, and you want to hold that property jointly, hire a lawyer to document the extent to which you intend to share that property. In practical terms, this means that you should carefully record your financial contributions to any property acquired after you enter into the relationship.

In the case of a house, you cannot dispose of your share by will if you and your partner have a "joint tenancy" agreement. If you die, your share will automatically pass on to your common-law partner. However, if you own the house as "tenants-in-common", your common-law partner does not automatically get your share. The share will go to your next-of-kin, or to whoever is named in your will.

3. It is advisable to keep a separate bank account for your own wages or income.

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4. Think carefully about co-signing loans for your partner, especially if a large amount of money or a risky venture is involved. You could be held responsible for repaying the loan.

5. If you want to sign a cohabitation contract with your common-law partner, consult a lawyer to be certain that the terms of the contract are legally binding.

6. If your common-law partner has life insurance, have him determine whether you qualify to be a beneficiary. If so, ask him to record you by your specific name, rather than using an ambiguous term such as "my wife". If you are not eligible to receive money, ask your mate to find out if the plan can be altered. If it cannot, ask him to consider dropping that policy and taking out one that will benefit you.

The same precautions should be taken regarding his private pension plan.

7. If your common-law partner intends you to have part of his estate when he dies, ask him to have a will prepared that specifically names you and precisely states what he intends you to receive. This precaution would also apply to any children of your union.

A lawyer should be consulted when preparing a will, to ensure that it leaves no room for guesswork or misinterpretation.

8. If there are children, and you and your partner wish them to bear their father's surname, he must sign an "Acknowledgement of Paternity". This will entitle them to support from him if the relationship terminates, and he has the right to apply for custody if he so chooses.

Also, if the father dies, his "Acknowledgement of Paternity" will allow his surviving illegitimate children to claim a share of his estate and receive benefits under Alberta's Criminal Injuries Act, The Fatal Accidents Act, The Workers' Compensation Act, as well as his life insurance policies.

9. If your marriage has ended and you intend to enter into a common-law relationship while continuing to receive alimony from your estranged husband, be certain to hire a lawyer to examine any separation agreement you may be asked to sign. If the separation agreement contains a dum casta or a dum sole clause, your estranged husband will be free to cease payments when you enter into a common-law relationship.

10. Should your relationship end, and especially if you have been deserted, immediately cancel joint credit cards and withdraw your share of the money held in joint bank accounts. Failure to do so could leave you partially responsible for debts you have not incurred, and could leave you without cash to help you over a period of transition, until a long-term source of support is established.

VIII WHERE TO GET HELP

In this section we provide the addresses and phone numbers you can use to help in dealing with all the matters discussed in this information booklet.

R.I.T.E. (Regional Information Telephone Enquiry) Number

Throughout this section, we will refer to something called the R.I.T.E. number. This is a free Alberta government service which allows you to talk by telephone to the Alberta government office best able to help you with your particular problem, no matter where you may live in the province.

To use this service, look in your telephone book under the heading, "Government of Alberta". Dial the local R.I.T.E. number listed there, and explain your problem to the operator. She will then transfer your call to the Alberta government office best able to help you, and will stay on the line only long enough to be certain your call was directed to the right person.

The R.I.T.E. number is available for use in contacting Alberta government departments only. It is not for use in contacting, for instance, an office of the federal government.

A.I.D. (Advice, Information and Direction) Centres

The staff at these centres will be able to give you advice on which agency to contact for your particular problem, along with the appropriate address and telephone number. They may also distribute directories which list the agencies in the area.

A.I.D. Centres may be found in the following locations:

Edmonton:	426-3242	Medicine Hat:	527-6344
Calgary:	268-2341	Lethbridge:	329-0636
Fort McMurray:	743-5000	Lloydminister:	825-3434

Acknowledgement of Paternity

Alberta Social Services and Community Health, which has offices throughout the province, will help you fill out an "Acknowledgement of Paternity" and make the necessary changes to birth registration records. To contact the office closest you, dial your R.I.T.E. number or:

Alberta Social Services and Community Health

Division of Vital Statistics

5th Floor, Ford Tower
633 - 6 Avenue, S.W.
CALGARY, Alberta
T2P 2Y5

Telephone: 261-6431

4th Floor, 100 Avenue Building
100 Avenue Building
10405 - 100 Avenue
EDMONTON, Alberta
T5J OA6

Telephone: 427-2681

Social Assistance

If you require advice, information or assistance concerning social assistance and/or if you wish help in starting a paternity action, dial your R.I.T.E. number and ask the operator to transfer your call to the nearest regional office of Alberta Social Services and Community Health.

The department will assign a social worker to you at no cost. The social worker will assist you in arranging for help to cover the cost of food, clothing, rent, utilities, medical and drugs, for as long as you need them. Any information you share with your social worker is kept strictly confidential.

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Custody Order

Contact:

Family Court

Family and Juvenile Courts
101 J.J. Bowlen Building
620 Seventh Avenue, S.W.
CALGARY, Alberta
T2P OY8

Telephone: 261-3480

Family and Juvenile Courts
400 Century Place
9803 - 102A Avenue
EDMONTON, Alberta
T5J 3E6

Telephone: 427-2743

or call your R.I.T.E. number.

Legal Advice

In this paper we suggest that you might want to use a lawyer for a number of services, including those related to marriage separation agreements, income tax contracts, ownership contracts and wills. If you do not already have a lawyer, or do not know the names of lawyers in your community who deal with your particular problem, contact:

Lawyer Referral Service
Law Society of Alberta Building
344 - 12 Avenue, S.W.
CALGARY, Alberta
T2P 1T5

Telephone: 263-5988

From other locations throughout the province, dial toll-free 1-800-332-1110.

If you need a legal opinion but don't have the money to hire a lawyer, the Lawyer Referral Service will permit you to speak to a lawyer for $10 for the first half-hour. Ask for details on how to do so.

Also, the Legal Aid Society of Alberta will, depending on your financial circumstances, engage a lawyer on your behalf. You may be expected to contribute all or part of the cost of the lawyer's services, when you can afford to do so. Contact:

100 Rocky Mountain Plaza
615 Macleod Trail, S.E.
CALGARY, Alberta
T2G 4T8

Telephone: 261-2260

401 Melton Building
10310 Jasper Avenue
EDMONTON, Alberta
T5J 2N4

Telephone: 427-7575

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If you can't get legal aid, but need a lawyer's advice or assistance, contact:

Calgary Legal Guidance
100A Alberta Trade Centre
315 - 10 Avenue, S.E.
CALGARY, Alberta
T2G OW2

Telephone: 265-5545

Student Legal Services
Room 108, Law Centre
University of Alberta
EDMONTON, Alberta
T6G 2H5

Telephone: 432-2226

Student Legal Assistance (Calgary)
Room 595 Bio-Science Building
University of Calgary
CALGARY, Alberta
T2N 1N4

Telephone: 284-6637

Wills

a) If you want to prepare a will and need legal advice, use the addresses and phone numbers given under the previous section.

b) If your common-law partner died without a will and you need help on what to do next, dial your R.I.T.E. number or contact:

Alberta Attorney General
Office of the Public Trustee

201, J.J. Bowlen Building
620 - 7 Avenue, S.W.
CALGARY, Alberta
T2P OY8

Telephone: 261-6541

200 Chancery Hall
3 Sir Winston Churchill Square
EDMONTON, Alberta
T5J 2C4

Telephone: 427-2744

c) If you or your children were not named in someone's will, and you want to make a claim to receive some of that person's estate, contact either your lawyer or the Public Trustee.

(If you wish further information in this area, consult the Alberta Women's Bureau publication, Wills and Estates For Albertans.

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Canada Pension Plan

Contact:

Health and Welfare Canada
811 - 7 Street, S.W.
CALGARY, Alberta
T2P 1Z5

Telephone: 231-5549

Health and Welfare Canada
7th Floor, 10055 - 106 Street
EDMONTON, Alberta
T5J 2Y2

Telephone: 425-3540

Unemployment Insurance

Contact:

Downtown Office
805 - 9 Street, S.W.
CALGARY, Alberta
T2P 2Y8

Telephone: 231-5101

North Office
10704 - 102 Avenue
EDMONTON, Alberta
T5J OG2

Telephone: 425-6811

North Office
1220 Kensington Road, N.W.
CALGARY, Alberta
T2N 3P5

Telephone: 231-5825

South Office
10454 - 82 Avenue
EDMONTON, Alberta
T6E 2A2

Telephone: 425-6365

Workers' Compensation

Dial your R.I.T.E. number, or contact:

The Alberta Workers' Compensation Board

132 - 16 Avenue, N.W.
CALGARY, Alberta
T2E 1J5

Telephone: 276-3381

9912 - 107 Street
P.O. Box 2415
EDMONTON, Alberta
T5J 2S5

Telephone: 427-1100

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FOR FURTHER READING

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WARNING

Aspects of the law relating to common-law relationships vary from province to province and, of course, from country to country. The foregoing list of books is provided as a guide to further reading. While we hope these books will be useful, we must repeat that nothing can substitute for the advice and counsel of a professional who knows your individual circumstances.